

SERFF Tracking Number:	MCHX-125581106	State:	Arkansas
Filing Company:	OM Financial Life Insurance Company	State Tracking Number:	38539
Company Tracking Number:	FGL RP1 (10-98)-R		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	FGL RP1 (10-98) Term Rate Change Filing		
Project Name/Number:	FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing		

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: FGL RP1 (10-98) Term Rate Change Filing SERFF Tr Num: MCHX-125581106 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 38539

Sub-TOI: L04I.500 Other

Co Tr Num: FGL RP1 (10-98)-R

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: SPI McHughConsulting

Disposition Date: 04/04/2008

Date Submitted: 03/26/2008

Disposition Status: Filed

Implementation Date Requested: 04/27/2008

Implementation Date:

State Filing Description:

General Information

Project Name: FGL RP1 (10-98) Term Rate Change Filing

Status of Filing in Domicile: Not Filed

Project Number: FGL RP1 (10-98) Term Rate Change Filing

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: The Company's state of domicile, Maryland, does not require the Company to file these rates.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/04/2008

State Status Changed: 04/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing on Behalf of OM Financial Life Insurance Company

Term Life Rider Premium Rate Change

Form Number: Form Number FGL RP1 (10-98)

Marketing Name: Return of Premium Rider

SERFF Tracking Number: MCHX-125581106 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 38539
Company Tracking Number: FGL RP1 (10-98)-R
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: FGL RP1 (10-98) Term Rate Change Filing
Project Name/Number: FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing

Approved in Arkansas: 12/14/98

McHugh Consulting Resources, Inc. has been requested to file the enclosed on behalf of OM Financial Life Insurance Company. We respectfully have provided an authorization letter for your files.

Enclosed please find the new term life rider rates for the above captioned for approval. The tobacco and nontobacco premium rates will decrease for new issues of the 30 year term period.

The premiums are decreasing by the following percentages:

" 30-Year Nontobacco - an average of 56%.

" 30-Year Tobacco - an average of 53%.

The rates will be applied on a uniform basis to all new issues of insureds of the same attained age, sex, and premium class.

The Company's state of domicile, Maryland, does not require the Company to file these rates.

Company and Contact

Filing Contact Information

(This filing was made by a third party - McHughConsulting)

Jackie Tootchen, Compliance Assistant mcr@mchughconsulting.com
McHugh Consulting Resources, Inc. (215) 230-7960 [Phone]
Doylestown, PA 18901 (215) 230-7961[FAX]

Filing Company Information

OM Financial Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street	Group Code: 2598	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(410) 895-0091 ext. [Phone]	FEIN Number: 52-6033321	

Filing Fees

SERFF Tracking Number: MCHX-125581106 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 38539
Company Tracking Number: FGL RP1 (10-98)-R
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.500 Other
Product Name: FGL RP1 (10-98) Term Rate Change Filing
Project Name/Number: FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$50.00	03/26/2008	18990597

<i>SERFF Tracking Number:</i>	<i>MCHX-125581106</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>OM Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38539</i>
<i>Company Tracking Number:</i>	<i>FGL RP1 (10-98)-R</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>FGL RP1 (10-98) Term Rate Change Filing</i>		
<i>Project Name/Number:</i>	<i>FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	04/04/2008	04/04/2008

SERFF Tracking Number:	MCHX-125581106	State:	Arkansas
Filing Company:	OM Financial Life Insurance Company	State Tracking Number:	38539
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TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
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Project Name/Number:	FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing		

Disposition

Disposition Date: 04/04/2008

Implementation Date:

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
OM Financial Life Insurance Company	%	\$		\$	%	%	%

SERFF Tracking Number:	MCHX-125581106	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Application		No
Supporting Document	Certification/Notice		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Submission Letter		Yes
Supporting Document	Authorization Letter		Yes
Rate	Actuarial Memorandum and Rates		No

SERFF Tracking Number:	MCHX-125581106	State:	Arkansas
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Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
OM Financial Life Insurance Company	%	%				%	%

SERFF Tracking Number:	MCHX-125581106	State:	Arkansas
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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate ActionInformation:	Attachments
	Actuarial Memorandum FGL RP1 (10-98) New and Rates				.PDF

Actuarial Memorandum

Return of Premium Rider FGL RP1 (10-98)

I. Rate Change Description

This actuarial memorandum includes the new ROP rates for the 30-year term. The new 30-year term ROP rates were determined based on the appropriate reserve calculations.

II. Rider Description

A. Benefit Amounts and Premiums

This rider may be attached to term life insurance contracts with initial term periods of 15, 20, 25, or 30 years. The rider benefit is an endowment benefit paid at the end of the contract's initial term period. The amount of the endowment benefit is equal to the total premiums paid for the contract and any attached riders. The endowment benefit is reduced by any amount previously paid under any rider attached to the contract. No endowment benefit is paid if the Insured or Covered Dependent dies while the rider is in effect.

Partial benefits are available in the event of Contract surrender or premium default prior to the end of the initial term period of the contract. The partial benefit is determined by multiplying the total of premiums paid on the contract (including any rider premiums) by the percentage shown in the table below. The percentage varies by the term period of the contract.

End of Contract year	15-year Contract term	20-year Contract term	25-year Contract term	30-year Contract term
1-5	0%	0%	0%	0%
6	5%	3%	2%	1%
7	10%	6%	4%	2%
8	15%	9%	6%	3%
9	20%	12%	8%	4%
10	25%	15%	10%	5%
11	40%	22%	13%	7%
12	55%	29%	16%	9%
13	70%	36%	19%	11%
14	85%	43%	22%	13%
15	100%	50%	25%	15%
16		60%	30%	17%
17		70%	35%	19%
18		80%	40%	21%
19		90%	45%	23%
20		100%	50%	25%
21			60%	30%
22			70%	35%
23			80%	40%
24			90%	45%
25			100%	50%
26				60%
27				70%
28				80%
29				90%
30				100%

If the Owner terminates this contract and purchases a new contract from us with the Return of Premium Rider attached, the Owner may, at his or her option, transfer the return of premium benefit to the new contract. The new benefit will be the greater of:

- The sum of the premiums paid under this contract and the new contract, multiplied by the percentage shown in the table above for the contract term and the then current number of years the new contract has been in effect; or
- The return of premium benefit payable under this contract if a new contract is not purchased.

This assures that the Owner will always receive a benefit at least as great as the benefit payable upon termination of the initial contract.

If the return of premium benefit is greater than the amount of insurance in effect on the contract, the amount of insurance will be increased to be 105% of the return of premium benefit.

Premium percentages are guaranteed and are payable for the entire endowment period. Premiums will vary by term period, issue age, premium class, and the premium of the contract to which the rider is attached.

B. Cash Values

The addition of this rider to a term life insurance contract produces cash values. Cash values are available beginning in year six. The cash value at any time is equal to the return of premium benefit available at that time as previously described.

C. Nonforfeiture Values

In the event of lapse, the Owner may choose one of two available nonforfeiture options if the contract has a cash value. The two options are:

1. Cash Surrender Option. The Owner may surrender the contract for its cash value.
2. Extended Level Term Insurance Option. The contract can be continued as extended level term insurance for the amount of insurance which is in effect on the due date of the unpaid premium. The period will be determined by applying the contract's cash value as a net single premium for such insurance.

a. Period

- 1) Years = y such that

$$b_{k+1} \cdot A_{\overline{x+k:y}|} \leq 1000 \cdot {}_k CV_x \leq b_{k+1} \cdot A_{\overline{x+k:y+1}|}$$

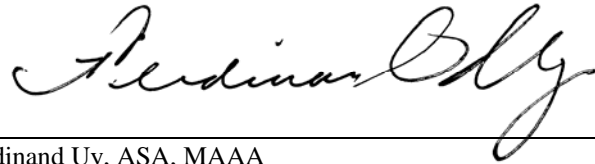
$$2) \text{ Days} = \frac{365 \cdot \left[1000 \cdot {}_k CV_x - b_{k+1} \cdot A_{\overline{x+k:y}|} \right]}{b_{k+1} \cdot A_{\overline{x+k+y:1}|} \cdot {}_y E_{x+k}}$$

D. Reserves

Reserves will not be less than those required by state law.

March 20, 2008

Date

A handwritten signature in black ink, appearing to read "Ferdinand Uy", is positioned above a horizontal line.

Ferdinand Uy, ASA, MAAA
Manager – Marketing Actuarial Implementation

Return of Premium Rider Rates
FGL RP1 (10-98)

Additional Annual Premium as a Percent of Policy and Rider Premium, Excluding the Policy Fee

Issue Age	Nontobacco				Tobacco			
	Term				Term			
	15 years	20 years	25 years	30 years	15 years	20 years	25 years	30 years
18	323.8%	176.7%	125.9%	39.9%	281.7%	150.4%	107.9%	34.6%
19	323.8%	176.7%	125.9%	39.9%	281.7%	150.4%	107.9%	34.6%
20	323.8%	176.7%	125.9%	39.9%	281.7%	150.4%	107.9%	34.6%
21	323.2%	176.2%	125.6%	39.7%	280.4%	150.0%	107.5%	34.4%
22	322.7%	175.8%	125.2%	39.6%	279.0%	149.6%	107.1%	34.2%
23	322.1%	175.3%	124.9%	39.5%	277.7%	149.2%	106.7%	34.0%
24	321.6%	174.9%	124.5%	39.3%	276.4%	148.8%	106.3%	33.8%
25	321.0%	174.4%	124.2%	39.2%	275.0%	148.4%	105.9%	33.6%
26	320.5%	173.6%	123.4%	38.8%	273.3%	147.5%	105.0%	33.2%
27	320.0%	172.7%	122.5%	38.3%	271.6%	146.6%	104.2%	32.8%
28	319.4%	171.9%	121.7%	37.9%	269.8%	145.7%	103.3%	32.3%
29	318.9%	171.0%	120.9%	37.5%	268.1%	144.8%	102.5%	31.9%
30	318.4%	170.2%	120.1%	37.1%	266.4%	143.9%	101.6%	31.5%
31	316.8%	168.9%	119.6%	35.1%	266.8%	143.7%	102.4%	30.5%
32	315.2%	167.6%	119.1%	35.3%	267.2%	143.5%	103.2%	31.4%
33	313.7%	166.3%	118.6%	35.5%	267.7%	143.3%	103.9%	32.3%
34	312.1%	164.9%	118.1%	35.6%	268.1%	143.2%	104.7%	33.1%
35	310.5%	163.6%	117.6%	35.8%	268.5%	143.0%	105.5%	34.0%
36	305.9%	162.3%	116.3%	35.2%	266.8%	142.5%	104.2%	32.9%
37	301.4%	161.0%	115.0%	34.5%	265.0%	141.9%	102.8%	31.9%
38	296.8%	159.6%	113.7%	33.9%	263.2%	141.4%	101.5%	30.8%
39	292.2%	158.3%	112.4%	33.3%	261.4%	140.9%	100.2%	29.7%
40	287.6%	157.0%	111.1%	32.6%	259.6%	140.4%	98.9%	28.8%
41	282.1%	154.0%	108.3%	31.3%	254.1%	138.2%	96.9%	28.8%
42	276.5%	151.0%	105.5%	30.0%	248.6%	136.1%	94.9%	28.7%
43	270.9%	148.0%	102.6%	28.8%	243.1%	134.0%	92.9%	28.6%
44	265.3%	145.0%	99.8%	28.8%	237.6%	131.9%	90.9%	27.6%
45	259.8%	142.0%	97.0%	28.8%	232.1%	129.7%	88.9%	26.6%
46	255.5%	138.5%	96.6%	28.8%	227.5%	126.5%	88.2%	25.6%
47	251.2%	135.1%	96.2%	28.8%	222.9%	123.3%	87.5%	24.6%
48	246.9%	131.7%	95.8%	28.8%	218.3%	120.1%	86.9%	23.6%
49	242.6%	128.2%	95.4%	28.8%	213.7%	116.9%	86.2%	22.6%
50	238.3%	124.8%	95.0%	28.8%	209.1%	113.7%	85.5%	21.6%
51	233.8%	120.8%	134.0%	28.8%	204.4%	109.5%	95.1%	20.9%
52	229.3%	116.9%	128.6%	28.8%	199.6%	105.4%	91.6%	20.9%
53	224.7%	113.0%	123.2%	28.8%	194.8%	101.2%	88.1%	20.9%
54	220.2%	109.1%	117.8%	28.8%	190.0%	97.0%	84.6%	20.9%
55	215.7%	105.1%	112.4%	28.8%	185.2%	92.8%	81.1%	20.9%
56	209.9%	102.9%	108.6%	28.8%	180.9%	85.9%	75.7%	20.9%
57	204.1%	110.0%	109.5%	28.8%	176.6%	87.9%	74.6%	20.9%
58	198.3%	117.0%	110.3%	28.8%	172.4%	89.9%	73.6%	20.9%
59	192.6%	124.1%	111.1%	28.8%	168.1%	91.8%	72.5%	20.9%
60	186.8%	131.1%	111.9%	28.8%	163.8%	93.8%	71.5%	20.9%

Return of Premium Rider Rates
FGL RP1 (10-98)

Additional Annual Premium as a Percent of Policy and Rider Premium, Excluding the Policy Fee

Issue Age	Nontobacco				Tobacco			
	Term				Term			
	15 years	20 years	25 years	30 years	15 years	20 years	25 years	30 years
61	181.8%	126.8%	106.9%	28.8%	158.6%	90.3%	68.3%	20.9%
62	176.9%	122.5%	101.9%	28.8%	153.5%	86.8%	65.0%	20.9%
63	172.0%	118.1%	96.9%	28.8%	148.4%	83.3%	61.8%	20.9%
64	167.0%	113.8%	91.9%	28.8%	143.2%	79.8%	58.5%	20.9%
65	162.1%	109.4%	86.9%	28.8%	138.1%	76.2%	55.2%	20.9%
66	155.3%	104.6%	52.3%		131.9%	71.8%	35.9%	
67	148.6%	99.7%	49.8%		125.7%	67.3%	33.6%	
68	141.8%	94.8%	47.4%		119.5%	62.8%	31.4%	
69	135.1%	89.9%	44.9%		113.3%	58.3%	29.2%	
70	128.3%	85.0%	42.5%		107.0%	53.8%	26.9%	

SERFF Tracking Number: MCHX-125581106 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 38539
Company Tracking Number: FGL RP1 (10-98)-R
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: FGL RP1 (10-98) Term Rate Change Filing
Project Name/Number: FGL RP1 (10-98) Term Rate Change Filing/FGL RP1 (10-98) Term Rate Change Filing

Supporting Document Schedules

Review Status:

Bypassed -Name: Application 03/26/2008
Bypass Reason: Not Applicable.
Comments:

Review Status:

Satisfied -Name: Certification/Notice 03/26/2008
Comments:
Attachments:
AR Certification - Bulletin 11-83.PDF
AR Certification - Regulation 19 .PDF

Review Status:

Satisfied -Name: Life & Annuity - Actuarial Memo 03/26/2008
Comments:
See Rate Schedule.

Review Status:

Satisfied -Name: Submission Letter 03/26/2008
Comments:
Attachment:
Submission Letter .PDF

Review Status:

Satisfied -Name: Authorization Letter 03/26/2008
Comments:
Attachment:
Authorization Letter .PDF

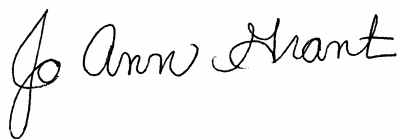
STATE OF ARKANSAS

Certification

Name of Company: OM Financial Life Insurance Company

The above named company certifies that Return of Premium Rider FGL RP1 (10-98)

has been reviewed and complies with Arkansas Insurance Department Guidelines identified in its Bulletin No. 11-83.



Signature

Jo Ann Grant

Print or Type Name

Vice President, Product Implementation

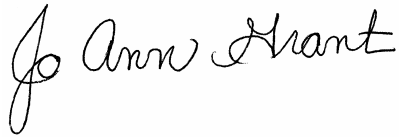
Title

Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: OM Financial Life Insurance Company

Form Number(s): FGL RP1 (10-98)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Jo Ann Grant

Name

Vice President-Product Implementation

Title

March 11, 2008

Date

McHugh Consulting Resources, Inc.

March 26, 2008

NAIC #: 63274
FIN: 52-603332
VIA SERFF

Julie Benafield Bowman
Insurance Commissioner
Arkansas Department of Insurance
Compliance - Life and Health
1200 West Third Street
Little Rock, AR 72201-1904

**RE: Filing on Behalf of OM Financial Life Insurance Company
Term Life Rider Premium Rate Change**

Form Number: Form Number FGL RP1 (10-98)

Marketing Name: Return of Premium Rider

Approved in Arkansas: 12/14/98

Dear Commissioner Benafield- Bowman:

McHugh Consulting Resources, Inc. has been requested to file the enclosed on behalf of OM Financial Life Insurance Company. We respectfully have provided an authorization letter for your files.

Enclosed please find the new term life rider rates for the above captioned for approval. The tobacco and nontobacco premium rates will decrease for new issues of the 30 year term period.

The premiums are decreasing by the following percentages:

- 30-Year Nontobacco – an average of 56%.
- 30-Year Tobacco – an average of 53%.

The rates will be applied on a uniform basis to all new issues of insureds of the same attained age, sex, and premium class.

The Company's state of domicile, Maryland, does not require the Company to file these rates.

Thank you for your time and consideration of this filing. If you should have any comments or questions, please feel free to contact me at the number listed below.

Arkansas Department of Insurance
March 26, 2008
Page 2

Sincerely,

A handwritten signature in black ink that reads "Betty Dabrowski". The signature is written in a cursive style with a large, looping 'B' and a trailing flourish.

Betty Dabrowski
Assistant Vice President
215-230-7960
215-230-7961
mcr@mchughconsulting.com



OLD MUTUAL
Financial Network

Old Mutual Financial Network
1001 Fleet Street
Baltimore, Maryland 21202
PH 410.895.0100
1.888.697.LIFE
FX 410.895.0162

OM FINANCIAL LIFE INSURANCE COMPANY
OM FINANCIAL LIFE INSURANCE COMPANY OF NEW YORK

January 1, 2008

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 350 South Main, Suite 103 Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

BY:

JoAnn Grant
Vice President

w w w . o m f n . c o m

Old Mutual Financial Network is the marketing name for OM Financial Life Insurance Company (Home Office, Baltimore, MD);
and OM Financial Life Insurance Company of New York (Home Office, Purchase, NY).